



Order Filed on October 31, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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HAROLD N. KAPLAN (HK 0226)

In Re:

**Marie R ST-Phard,
aka Marie R St. Phard
aka Marie R Saint Phard
aka Marie R STPhard
Debtor.**

Case No.: 17-12633-JKS

Chapter 13

Judge: John K. Sherwood

ORDER VACATING STAY

The relief set forth on the following pages, number two (2) through three (3) is hereby
ORDERED.

DATED: October 31, 2022

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Debtor: **Marie R ST-Phard**
Case No: **17-12633-JKS**
Caption of Order: **ORDER VACATING STAY**

Upon the motion of Creditor VRMTG Asset Trust under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for good cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute, or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property more fully described as:

762-764 Stuyvesant Avenue, Irvington, NJ 07111

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ordered that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.